

P.O. Box 85  
Emerson, NJ 07630-0085



**Gem Recovery Systems**

Phone (201) 722-8780

**EXHIBIT D**

\*\*\*\*\*AUTO\*\*SCH 5-DIGIT 07055  
DELIA RODRIGUEZ  
REDACTED



Date: 5/3/2018  
Gem Account No.: REDACTED 414-1  
Client: MONOC  
Client Reference No.: REDACTED 1799  
Date of Service: 7/30/2017  
Balance Due: \$268.00

Dear DELIA RODRIGUEZ:

### CREDIT REPORTING NOTICE

Continued non-payment of this account has resulted in our scheduling this debt for reporting to the credit bureaus; Trans Union and Experian. The reporting of this delinquent account to the credit bureaus may impair your credit rating and your ability to obtain credit in the future.

It is most important that you remit payment before your past due account is added to your credit record; which may impair your credit rating. Once the derogatory reporting is listed on your credit report, it may remain on a credit report for as long as seven (7) years.

To prevent our report of your delinquent debt to the credit bureaus and the derogatory credit rating, and to prevent the account from being considered for referral to our attorney for legal review, remit your payment to Gem Recovery Systems immediately. To contact us, call 201-722-8780.

**GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

=====PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT=====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

**You can pay your bill online at <https://Gem.SecBillPay.com>**

Gem Acct No.: REDACTED 414-1  
Client: MONOC  
Client Reference No.: REDACTED 1799  
Client ID: 13387

Please  
return to:  
➔

**Gem Recovery Systems**

PO BOX 85  
EMERSON NJ 07630-0085



**Amount Due: \$268.00**

Name: DELIA RODRIGUEZ  
Series letterd List: 1/15/2018